

United States Bankruptcy Court  
Eastern District of California

In re:  
William Ray Poe  
Maria E Moraes  
Debtors

Case No. 23-20021-C  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0972-2  
Date Rcvd: Apr 18, 2023

User: auto  
Form ID: 318

Page 1 of 2  
Total Noticed: 22

The following symbols are used throughout this certificate:

**Symbol Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ William Ray Poe, Maria E Moraes, 6499 Toadtown, Magalia, CA 95954-9785
aty	+ Barry H. Spitzer, 2150 River Plaza Drive #140, Sacramento, CA 95833-4139
acc	+ Gabrielson & Company, 1605 School Street, Moraga, CA 94556-1151
sp	+ Nix Patterson LLP, 8701 Bee Cave Rd Bldg. 1 #500, Austin, TX 78746-0041
sp	+ Robert F. Kennedy, Jr., 48 Dewitt Mills Rd, Hurley, NY 12443-6213
sp	+ Strange LLP, 12100 Santa Monica Blvd #420, Los Angeles, CA 90025-2516
sp	+ Wisner Baum, 11111 Santa Monica Blvd #1750, Los Angeles, CA 90025-3351
23500644	Hunt Henriques, Attorneys at Law, 151 Bernal Road Suite 8, San Jose CA 95119-1306

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ EDI: BBNFARRIS	Apr 19 2023 04:12:00	Nikki Farris, 2607 Forest Ave., Ste. 120, Chico, CA 95928-4394
tr	+ EDI: QGRICHARDS.COM	Apr 19 2023 04:13:00	Geoffrey Richards, PO Box 579, Orinda, CA 94563-0554
smg	EDI: EDD.COM	Apr 19 2023 04:13:00	Employment Development Department, Bankruptcy Group, MIC 92E, PO Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Apr 19 2023 04:19:00	Franchise Tax Board, PO Box 2952, Sacramento, CA 95812-2952
23500637	EDI: CINGMIDLAND.COM	Apr 19 2023 04:19:00	AT T, PO Box 10330, Fort Wayne IN 46851-0330
23500638	+ EDI: CAPITALONE.COM	Apr 19 2023 04:13:00	Capital One, Attn Bnakruptcy, P O Box 30285, Salt Lake City UT 84130-0285
23531273	+ EDI: AIS.COM	Apr 19 2023 04:19:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
23524029	+ Email/Text: bankruptcy@cavps.com	Apr 19 2023 00:23:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
23500640	+ Email/PDF: creditonebknofications@resurgent.com	Apr 19 2023 00:20:28	Credit One Bank, Attn Bankruptcy Department, Po Box 98873, Las Vegas NV 89193-8873
23500639	+ Email/PDF: creditonebknofications@resurgent.com	Apr 19 2023 00:20:28	Credit One Bank, Po Box 98872, Las Vegas NV 89193-8872
23500642	+ Email/Text: Bankruptcy@Freedommortgage.com	Apr 19 2023 00:23:00	Freedom Mortgage Corporation, Attn Bankruptcy, 907 Pleasant Valley Ave Ste 3, Mt Laurel NJ 08054-1210
23500643	EDI: CITICORP.COM	Apr 19 2023 04:13:00	Home Depot, PO Box 9001010, Louisville KY 40290-1010
23525000	Email/PDF: resurgentbknofications@resurgent.com	Apr 19 2023 00:20:29	Resurgent Receivables, LLC, Resurgent Capital

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23500641

EDI: USBANKARS.COM

Apr 19 2023 04:13:00

Services, PO Box 10587, Greenville, SC  
29603-0587

Elan Financial Services, P O Box 790408, Saint  
Louis MO 63179-0408

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
sp		Crowley Norman LLP

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2023

Signature: /s/Gustava Winters

**Information to identify the case:**

Debtor 1

William Ray Poe

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3673

EIN --

Debtor 2

Maria E Moraes

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8148

EIN --

United States Bankruptcy Court Eastern District of California

Case number: 23-20021

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:William Ray Poe  
fdba Lotus GuideMaria E Moraes  
fdba Lotus Guide4/18/23**By the court:** Christopher M. Klein  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**